Filing at a Glance

Company:	United Home Life Insurance Company
Product Name:	200-720
State:	Arkansas
TOI:	L08 Life - Other
Sub-TOI:	L08.000 Life - Other
Filing Type:	Form
Date Submitted:	10/24/2012
SERFF Tr Num:	UFFL-128741598
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	200-720
Implementation Date Requested:	12/01/2012
Author(s):	Karen Hynes
Reviewer(s):	Linda Bird (primary)
Disposition Date:	10/30/2012
Disposition Status:	Approved-Closed
Implementation Date:	

State Filing Description:

State: *Arkansas* **Filing Company:** *United Home Life Insurance Company*
TOI/Sub-TOI: *L08 Life - Other/L08.000 Life - Other*
Product Name: *200-720*
Project Name/Number: */*

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Karen Hynes

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Filed concurrently with Indiana, our state of domicile.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 10/30/2012
State Status Changed: 10/30/2012
Created By: Karen Hynes
Corresponding Filing Tracking Number:

Filing Description:

Attached please find the forms referenced below for your review and approval. The requested implementation date of the forms included in this submission is the later of your approval or December 1, 2012.

Form 200-720A 12-12 (AR) is our Provider Whole Life Insurance Application that will be used to apply for a whole life product currently on file with your department and those products that may be filed at a later date. The application is new and replaces form 200-536A 1-10 (AR) previously approved by your department March 1, 2010.

The main differences between the form enclosed and that previously approved are we: a) added a statement certifying to the accuracy of the tax identification number; b) revised the effective date wording at the top of page 3 and above the receipt; c) as required by MIB, Inc., added language to the Authorization section to obtain the applicant's consent to report personal health information to MIB and removed "or formerly known as Medical Information Bureau," from the second paragraph of the FCRA/MIB notice; and d) updated the Bank Authorization. Please note, the language in the Bank Authorization regarding drafting on the Second, Third or Fourth Wednesday of each month has been added in brackets and will not appear on the printed application until the programming for drafting on these specific Wednesday's is in place.

Form 200-723A 12-12 (AR) is our Provider Whole Life Insurance Tele-Application – Part I that will be used to apply for a whole life product currently on file with your department and those products that may be filed at a later date. The application is new and replaces form 200-541A 1-10 (AR) previously approved by your department March 1, 2010.

The main differences between the form enclosed and that previously approved are we: a) added a statement certifying to the accuracy of the tax identification number; b) revised the effective date wording at the top of page 2 and above the receipt; c) as required by MIB, Inc., added language to the Authorization section to obtain the applicant's consent to report personal health information to MIB and removed "or formerly known as Medical Information Bureau," from the second paragraph of the FCRA/MIB notice; and d) updated the Bank Authorization. Please note, the language in the Bank Authorization regarding drafting on the Second, Third or Fourth Wednesday of each month has been added in brackets and will not appear on the printed application until the programming for drafting on these specific Wednesday's is in place.

We reserve the right to make any typographical corrections or make minor revisions to the appearance of the forms due to printing constraints.

If you have any questions or need any additional information, please feel free to contact me via SERFF, at 317-692-7465 or by email at Karen.Hynes@infarmbureau.com.

State: *Arkansas*
Filing Company: *United Home Life Insurance Company*
TOI/Sub-TOI: *L08 Life - Other/L08.000 Life - Other*
Product Name: *200-720*
Project Name/Number: */*

Company and Contact

Filing Contact Information

Karen Hynes,
225 S East
Indianapolis, IN 46202

karen.hynes@infarmbureau.com
317-692-7465 [Phone]

Filing Company Information

United Home Life Insurance Company
225 S. East St.
Indianapolis, IN 46202
(317) 692-7465 ext. [Phone]

CoCode: 69922
Group Code: 542
Group Name: Indiana Farm Bureau Group
FEIN Number: 35-0841899

State of Domicile: Indiana
Company Type: LAH
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	AR imposes a filing fee of $50 per form and the submission contains two forms.
Per Company:	No

Company	Amount	Date Processed	Transaction #
United Home Life Insurance Company	$100.00	10/24/2012	64222581

SERFF Tracking #:	*UFFL-128741598*	***State Tracking #:***		***Company Tracking #:***	*200-720*

State:	*Arkansas*	***Filing Company:***	*United Home Life Insurance Company*
TOI/Sub-TOI:	*L08 Life - Other/L08.000 Life - Other*		
Product Name:	*200-720*		
Project Name/Number:	*/*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/30/2012	10/30/2012

SERFF Tracking #:	*UFFL-128741598*	***State Tracking #:***		***Company Tracking #:***	*200-720*

State:	*Arkansas*	***Filing Company:***	*United Home Life Insurance Company*
TOI/Sub-TOI:	*L08 Life - Other/L08.000 Life - Other*		
Product Name:	*200-720*		
Project Name/Number:	*/*		

Disposition

Disposition Date: 10/30/2012
Implementation Date:
Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Form	Provider Whole Life Insurance Application		Yes
Form	Provider Whole Life Insurance Tele-Application - Part I		Yes

SERFF Tracking #:	*UFFL-128741598*	***State Tracking #:***		***Company Tracking #:***	*200-720*

State:	*Arkansas*	***Filing Company:***	*United Home Life Insurance Company*
TOI/Sub-TOI:	*L08 Life - Other/L08.000 Life - Other*		
Product Name:	*200-720*		
Project Name/Number:	*/*		

Form Schedule

Lead Form Number: 200-720A 12-12 (AR)

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Provider Whole Life Insurance Application	200-720A 12-12 (AR)	AEF	Initial		53.200	200-720A - AR.pdf
2		Provider Whole Life Insurance Tele-Application - Part I	200-723A 12-12 (AR)	AEF	Initial		51.900	200-723A - AR.pdf

Form Type Legend:

ADV	Advertising	**AEF**	Application/Enrollment Form
CER	Certificate	**CERA**	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	**FND**	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	**NOC**	Notice of Coverage
OTH	Other	**OUT**	Outline of Coverage
PJK	Policy Jacket	**POL**	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	**SCH**	Schedule Pages

Provider Whole Life Insurance Application

United Home Life Insurance Company • 225 S. East St. • P.O. Box 7192 • Indianapolis, IN 46207-7192 • 1-800-428-3001

1. Last Name	First Name	Middle Initial	Date of Birth (M-D-Y)	State of Birth	❑ Male ❑ Female

Marital Status	Height	Weight	Social Security Number	Drivers License No. _____ State _____	U.S. Citizen: ❑ Yes ❑ No *If no, give immigration status/type of visa:* _____

Street Address	City	State	Zip Code	Phone Number ( )

2. Employer/Occupation/Duties/How Long There	2.a. How many hours worked per week?

3. Beneficiary Name (for the Face Amount listed in 6.b.)	Relationship	Age
a. Primary		
b. Contingent		

4.a. Owner Name	Relationship	Social Security Number

Owner Street Address	City	State	Zip Code

4.b. Contingent Owner Name	Relationship	Social Security Number

5. Billing Street Address	City	State	Zip Code

Secondary Addressee (For Past Due Notice)	Name	Street	City	State	Zip Code

6.a. Plan of Insurance: Provider

6.b. Face Amount: $_____

If this face amount is $25,000 or greater, the Company will issue the policy with a face amount 1% higher at no additional charge. The corresponding increase in death benefit will be paid to the Charitable Gift Beneficiary you designate below.

6.c. If the Face Amount shown above is $25,000 or greater:

1. List the Charitable Gift Beneficiary
   Name _____ Address _____
   (If none chosen, Charitable Gift Beneficiary will be American Red Cross.)
2. The following benefits will be attached to the policy: Life Threatening Cancer Accelerated Benefit Rider and Common Carrier Accidental Death Benefit Rider.

6.d. If the issue age of the proposed insured is 17 years or less, the following benefit will be attached to the policy: Guaranteed Insurability Benefit Rider.	6.e. Waiver of Premium ❑	6.f. Modal Premium: ❑ Annual ❑ Semi-Annual ❑ Qtrly. ❑ PAC Modal Premium Amount $

7. Do you have any existing life insurance policies or annuity contracts? ❑ Yes ❑ No If "Yes," please complete any necessary replacement forms.

8. Name of physician last consulted and name of family physician if different: (Required)
   Physician _____ Date _____
   Address _____ Phone No. ( ) _____
   Reason, Diagnosis and/or Treatment _____
   Family Physician _____

9. Have you: a. used nicotine in any form in the past 12 months? If yes, indicate type ❑ cigarettes ❑ cigars ❑ pipe ❑ chewing ❑ snuff ❑ other _____ (nicotine replacement products)	❑ Yes ❑ No
b. Used nicotine in any form in the past and quit? If yes, date last used? _____	❑ Yes ❑ No
10. In the past 10 years have you had or been diagnosed or treated for any disease or disorder of: a. throat, nose, lungs or respiratory system such as tuberculosis, shortness of breath, asthma, bronchitis, chronic obstructive pulmonary disease, emphysema, or sleep apnea?	❑ Yes ❑ No
b. heart, circulatory, cerebrovascular system such as high or low blood pressure, chest pain, heart attack, coronary artery disease, congestive heart failure, heart murmur, stroke, TIA (Transient Ischemic Attack), peripheral vascular disease, anemia, Sickle Cell Anemia?	❑ Yes ❑ No

10. (continued)

c. digestive system (stomach, intestines, rectum, liver, pancreas, gallbladder) such as ulcer, colitis, Crohn's disease, hepatitis B & C, cirrhosis or pancreatitis?	❑ Yes ❑ No
d. brain, nervous system, paralysis, convulsions, seizures, epilepsy or mental disorders such as depression, anxiety, Schizophrenia, Bipolar disorder, suicide attempt, eating disorder, multiple sclerosis, Alzheimer's disease, or dementia?	❑ Yes ❑ No
e. kidney, urinary, bladder, reproductive, breast or prostate disorders such as kidney disease, stone, colic, stricture, sexually transmitted disease?	❑ Yes ❑ No
f. muscles, bones, joints, skin such as arthritis, rheumatoid arthritis, fractures, back problems, lupus, ALS-Lou Gehrig's Disease?	❑ Yes ❑ No
g. cancer, tumor or polyps, melanoma or other malignancy?	❑ Yes ❑ No
h. endocrine system such as diabetes, thyroid disorder, goiter?	❑ Yes ❑ No
i. eyes or ears such as impaired sight or hearing?	❑ Yes ❑ No
j. AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS related complex) or AIDS related conditions or any other immune disorders?	❑ Yes ❑ No
11. Have you:	
a. had a chronic cough, significant weight change (more than 10 lbs. other than normal growth for children), chronic fatigue, diarrhea or enlarged glands within the past two years?	❑ Yes ❑ No
b. had an electrocardiogram, x-ray, blood test, urinalysis or any other diagnostic tests within the past 5 years?	❑ Yes ❑ No
c. tested positive for antibodies to the AIDS (Human T-cell Lymphtropic Type III HTL V-II) virus within the past ten years?	❑ Yes ❑ No
d. consulted a medical practitioner or received hospital or sanitarium care in the past 5 years other than listed in Section 8?	❑ Yes ❑ No
e. been declined, postponed, limited or had a policy issued other than as applied for on any life, health or disability insurance or reinstatement thereof in the past 5 years?	❑ Yes ❑ No
f. had surgical procedure, been advised to have or contemplated any surgical procedure, operation or organ transplant within the past ten years?	❑ Yes ❑ No
g. been rejected, deferred or discharged by the armed forces for a physical or mental condition?	❑ Yes ❑ No
h. used (other than prescribed by a physician) narcotics, LSD, cocaine, amphetamines, barbiturates or marijuana; or been dependent upon or excessively used, alcohol, drugs or narcotics (whether prescribed by a physician or not); or been treated, or been advised to seek treatment or counseling for alcohol or drug usage; or been arrested or awaiting trial for DUI or substance violation?	❑ Yes ❑ No
i. had a driver's license revoked or suspended or ever been arrested or convicted for other than a misdemeanor; or had in the past two years two or more moving violations or two or more vehicle accidents?	❑ Yes ❑ No
j. engaged in or contemplated engaging in sky diving, racing, any other hazardous sport or any type of flying as a pilot or crew member in the past five years?	❑ Yes ❑ No
k. applied for or received any kind of benefits, pension or disability for any injury, sickness or impaired condition in the past five years?	❑ Yes ❑ No
l. had any application for any other life, health or disability income insurance now pending or contemplated with this company or any other company?	❑ Yes ❑ No
12. Are you:	
a. currently taking any medications? (indicate type and dosage in Section 14)	❑ Yes ❑ No
b. currently pregnant, if female? (If yes, include due date _____)	❑ Yes ❑ No
c. now under the observation of a medical practitioner or receiving any kind of medical treatment?	❑ Yes ❑ No
d. aware of any symptoms for which you have not yet consulted a medical practitioner?	❑ Yes ❑ No
13. Do your parents or siblings now have or had in the past: cancer, heart or kidney disease or any other hereditary disease prior to age 60? If yes, give details below.	❑ Yes ❑ No

Relationship	Age if living	Age at Death	Health Condition	Cause of Death

14. Details of "Yes" answers to any Questions:

Dates	Name and Address of Physician	Diagnosis	Treatment

I hereby apply for the insurance indicated above and I am submitting the first premium. I certify that the answers are true and accurate whether written by my own hand or not. I understand that my policy will not be effective until the later of: the date it is issued by the company as applied for and the premium paid; or the date of my written acceptance of the policy if issued other than applied for and the premium paid.

I declare that I have read and received a copy of the Fair Credit Reporting Act/MIB, Inc., Notice.

AUTHORIZATION

I hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, insurance company, or MIB, Inc. ("MIB"), or other organization, institution, or person, that has any records or knowledge of me or my dependents or our health, to give the United Home Life Insurance Company or its reinsurer(s) any such information. I further authorize United Home Life Insurance Company or its reinsurer(s) to make a brief report of my personal health information to MIB. I understand that I am giving permission to release medical information which may include treatment of physical and/or emotional illness, communicable diseases, alcohol or drug abuse treatment and/or HIV, AIDS, or AIDS-related information.

A photographic copy of this authorization shall be as valid as the original. This release may be used for any legitimate insurance purpose for up to two (2) years from the date the contract is issued.

WARNING

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

$_____ paid with application.

I hereby certify under penalties of perjury, that the tax identification number provided is true, correct and complete.

☐ I acknowledge receipt of the Terminal Illness Accelerated Benefit Disclosure Statement with a numerical illustration showing the effect of the accelerated benefit on the policy face amount.

Dated _____ (City) _____ (State) , this _____ day of _____ (Month) , _____ (Year)

X _____ (Signature of Owner (if other than Proposed Insured)) X _____ (Signature of Proposed Insured)

To the best of my knowledge and belief the applicant does ☐ does not ☐ have any existing life insurance policies or annuity contracts.

☐ I certify that I have provided the proposed insured a copy of the Terminal Illness Accelerated Benefit Disclosure Statement with a numerical illustration.

X _____ (Printed Agent Name) X _____ (Agent's Signature)

Agent Code _____ Agent's E-Mail _____

Agent: Phone # _____ Fax# _____ License Identification Number (____) _____ (State)

Please select one:

Underwriting Information:

☐ Standard (Juvenile Age 0-17)

☐ Standard Tobacco

☐ Standard Non tobacco

☐ Preferred Non tobacco

AUTHORIZATION TO HONOR CHECKS
DRAWN BY THE UNITED HOME LIFE INSURANCE COMPANY, Indianapolis, Indiana

The initial modal premium must be quoted in Section 6 of the application.
We do not accept debit or credit cards.

Please select ONLY one option. Include a copy of voided check for bank draft.

☐ Draft my account for the first premium (initial premium may be drafted immediately upon submission of this application). Please draft subsequent premiums on the _____ day of each month [or on the ☐ Second Wednesday ☐ Third Wednesday ☐ Fourth Wednesday of each month].

☐ Draft my account for the first premium on: _____ . All subsequent drafts will occur on this same day each month [or on the ☐ Second Wednesday ☐ Third Wednesday ☐ Fourth Wednesday of each month].

☐ Do NOT draft my account for the first premium. The initial premium is attached, is being mailed, or will be collected on delivery. **Please make check or money order payable to United Home Life Insurance Company. Do not leave Payee blank or make it payable to the agent.** Please draft subsequent premiums on the _____ day of each month [or on the ☐ Second Wednesday ☐ Third Wednesday ☐ Fourth Wednesday of each month].

The policy may be placed on direct quarterly mode temporarily if we do not receive complete bank information or if there is a difference in premium quoted.

I understand that my policy will not be effective until the later of: the date it is issued by the company as applied for and the premium paid; or the date of my written acceptance of the policy if issued other than applied for and the premium paid.

Bank Name _____ Bank Address _____

As a convenience to me, I hereby request and authorize you to pay and charge to my account debit entries drawn on my account by and payable to the order of the United Home Life Insurance Company, Indianapolis, Indiana, provided there are sufficient collected funds in said account to pay the same upon presentation. I understand that I am personally liable for overdraft fees charged on said account if funds are not available at the designated date of withdrawal. I agree that your rights in respect to each such debit entry shall be the same as if it were a debit entry drawn on you and signed personally by me. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice, I agree that you shall be fully protected in honoring any such debit entry. I further agree that if any such debit entry be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

Account Number: _____ ☐ Checking ☐ Savings Routing Number: _____

Premium Payor's Printed Name: _____ Relationship to Insured: _____

Signature of Premium Payor: _____ Date: _____

In the event that a pre-printed void check or bank statement is not available, please complete the following information for account verification:

Financial Institution: _____ Phone Number: _____

Address: _____

I have personally verified that the above policy owner/payor has a current, active account.

Agent Name: _____ Agent #: _____

Agent Signature: _____ Date: _____

PLEASE DETACH AND GIVE TO APPLICANT

If you do not receive your Policy within 60 days from the date of your application, please write to UNITED HOME LIFE INSURANCE COMPANY, P.O. Box 7192, Indianapolis, Indiana 46207-7192

UNITED HOME LIFE INSURANCE COMPANY, Indianapolis, Indiana (Herein referred to as the Company)

All premium checks must be made payable to United Home Life Insurance Company. Do not make check payable to the agent or leave payee blank.

I understand that my policy will not be effective until the later of: the date it is issued by the company as applied for and the premium paid; or the date of my written acceptance of the policy if issued other than applied for and the premium paid.

RECEIPT

Received from _____ The sum of $ _____

Being the 1st premium of _____ mode

Type of proposed insurance _____ Amount of proposed insurance $ _____

This receipt shall be void if given for check or draft which is not honored on presentation.

Dated at _____ on _____ , _____
Month Day Year

Agent Signature _____

FAIR CREDIT REPORTING ACT/MIB, INC., NOTICE

In compliance with the provisions of the FAIR CREDIT REPORTING ACT, this notice is to inform you that in connection with your application for insurance an investigative consumer report may be prepared. Such a report includes information as to the consumer's character, general reputation, personal characteristics, and mode of living and is obtained through personal interviews with friends, neighbors, and associates of the consumer. Upon written request, a complete and accurate disclosure of the nature and scope of the report, if one is made, will be provided.

Information regarding your insurability will be treated as confidential. United Home Life Insurance Company or its reinsurer(s) may, however, make a brief report thereon to the MIB, Inc., a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal FAIR CREDIT REPORTING ACT. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734, telephone number 866-692-6901 (TTY 866-346-3642 for hearing impaired).

United Home Life Insurance Company or its reinsurer(s) may also release information in its file to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

IMPORTANT INFORMATION FOR VERIFYING IDENTIFICATION

To help fight the funding of terrorism and money-laundering activities, Federal law requires all financial institutions (including insurance companies) to obtain, verify and record information that identifies each person who engages in certain transactions. This means that when you apply for permanent life insurance or annuity products we will verify your name, residential address, date of birth, and other information that allows us to identify you. We may also ask to see your driver's license or passport.

Terminal Illness Accelerated Benefit Disclosure Statement

Benefits paid under this benefit may be taxable. If so, the Owner or Beneficiary may incur a tax obligation. As with all tax matters, a personal tax advisor should be consulted to assess the impact of this benefit.

Description of Benefits - This Benefit provides you with the right to access the Death Benefit (discounted at interest for one year)* on the life of the Insured if the Insured is diagnosed with a life expectancy of twelve (12) months or less.

There is no additional premium charge for the Terminal Illness Accelerated Benefit Rider.

Effect on the Policy - When the accelerated benefit is paid, the policy terminates.

Example - This example is for illustration only, uses a $100,000 policy and an interest rate of 7%.* **The amounts shown are not based on your specific policy.**

Accelerated Benefit Payment Amount equals the Death Benefit discounted at interest for one full year.

Death Benefit	$100,000.00
Less 7%	6,542.06
Accelerated Benefit	**$ 93,457.94**

*The interest rate used to discount this benefit is defined in Section A of your Terminal Illness Accelerated Benefit Rider.

Provider Whole Life Insurance Tele-Application – Part I

United Home Life Insurance Company • 225 S. East St. • P.O. Box 7192 • Indianapolis, IN 46207-7192 • 1-800-428-3001

1. Last Name	First Name	Middle Initial	Date of Birth (M-D-Y)	State of Birth	❑ Male ❑ Female

Marital Status	Height	Weight	Social Security Number	Drivers License No. _____ State _____	U.S. Citizen: ❑ Yes ❑ No *If no, give immigration status/type of visa:* _____

Street Address	City	State	Zip Code	Phone Number ( )

2. Employer/Occupation/Duties/How Long There	2.a. How many hours worked per week?

3. Beneficiary Name (for the Face Amount listed in 6.b.)	Relationship	Age
a. Primary		
b. Contingent		

4.a. Owner Name	Relationship	Social Security Number

Owner Street Address	City	State	Zip Code

4.b. Contingent Owner Name	Relationship	Social Security Number

5. Billing Street Address	City	State	Zip Code

Secondary Addressee (For Past Due Notice)	Name	Street	City	State	Zip Code

6.a. Plan of Insurance: Provider

6.b. Face Amount: $_____

If this face amount is $25,000 or greater, the Company will issue the policy with a face amount 1% higher at no additional charge. The corresponding increase in death benefit will be paid to the Charitable Gift Beneficiary you designate below.

6.c. If the Face Amount shown above is $25,000 or greater:

1. List the Charitable Gift Beneficiary
   Name _____ Address _____
   (If none chosen, Charitable Gift Beneficiary will be American Red Cross.)
2. The following benefits will be attached to the policy: Life Threatening Cancer Accelerated Benefit Rider and Common Carrier Accidental Death Benefit Rider.

6.d. If the issue age of the proposed insured is 17 years or less, the following benefit will be attached to the policy: Guaranteed Insurability Benefit Rider.	6.e. Waiver of Premium ❑	6.f. Modal Premium: ❑ Annual ❑ Semi-Annual ❑ Qtrly. ❑ PAC Modal Premium Amount $

7. Do you have any existing life insurance policies or annuity contracts? ❑ Yes ❑ No If "Yes," please complete any necessary replacement forms.

8. Have you:
   a. used nicotine in any form in the past 12 months? ❑ Yes ❑ No
      If yes, indicate type: ❑ cigarettes ❑ cigar ❑ pipe ❑ chewing ❑ snuff ❑ other _____ nicotine replacement products
   b. used nicotine in any form in the past and quit? ❑ Yes ❑ No If yes, date last used? _____

.

I hereby apply for the insurance indicated above and I am submitting the first premium. I certify that the answers are true and accurate whether written by my own hand or not. I understand that my policy will not be effective until the later of: the date it is issued by the company as applied for and the premium paid; or the date of my written acceptance of the policy if issued other than applied for and the premium paid.

I declare that I have read and received a copy of the Fair Credit Reporting Act/MIB, Inc., Notice.

AUTHORIZATION

I hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, insurance company, or MIB, Inc. ("MIB"), or other organization, institution, or person, that has any records or knowledge of me or my dependents or our health, to give the United Home Life Insurance Company or its reinsurer(s) any such information. I further authorize United Home Life Insurance Company or its reinsurer(s) to make a brief report of my personal health information to MIB. I understand that I am giving permission to release medical information which may include treatment of physical and/or emotional illness, communicable diseases, alcohol or drug abuse treatment and/or HIV, AIDS, or AIDS-related information.

A photographic copy of this authorization shall be as valid as the original. This release may be used for any legitimate insurance purpose for up to two (2) years from the date the contract is issued.

WARNING

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

$_____ paid with application.

I understand that Part II Medical Questionnaire is a part of the application when signed by the Proposed Insured(s).

I hereby certify under penalties of perjury, that the tax identification number provided is true, correct and complete.

☐ I acknowledge receipt of the Terminal Illness Accelerated Benefit Disclosure Statement with a numerical illustration showing the effect of the accelerated benefit on the policy face amount.

Dated _____ (City) _____ (State) , this _____ day of _____ (Month) , _____ (Year)

X _____ (Signature of Owner (if other than Proposed Insured)) X _____ (Signature of Proposed Insured)

To the best of my knowledge and belief the applicant does ☐ does not ☐ have any existing life insurance policies or annuity contracts.

☐ I certify that I have provided the proposed insured a copy of the Terminal Illness Accelerated Benefit Disclosure Statement with a numerical illustration.

X _____ (Printed Agent Name) X _____ (Agent's Signature)

Agent Code _____ Agent's E-Mail _____

Agent: Phone # _____ Fax# _____ License Identification Number (____) _____ (State)

Please select one:

Underwriting Information:

- ☐ Standard (Juvenile Age 0-17)
- ☐ Standard Tobacco
- ☐ Standard Non tobacco
- ☐ Preferred Non tobacco

AUTHORIZATION TO HONOR CHECKS
DRAWN BY THE UNITED HOME LIFE INSURANCE COMPANY, Indianapolis, Indiana

The initial modal premium must be quoted in Section 6 of the application.
We do not accept debit or credit cards.

Please select ONLY one option. Include a copy of voided check for bank draft.

☐ Draft my account for the first premium (initial premium may be drafted immediately upon submission of this application). Please draft subsequent premiums on the _____ day of each month [or on the ☐ Second Wednesday ☐ Third Wednesday ☐ Fourth Wednesday of each month].

☐ Draft my account for the first premium on: _____ . All subsequent drafts will occur on this same day each month [or on the ☐ Second Wednesday ☐ Third Wednesday ☐ Fourth Wednesday of each month].

☐ Do NOT draft my account for the first premium. The initial premium is attached, is being mailed, or will be collected on delivery. **Please make check or money order payable to United Home Life Insurance Company. Do not leave Payee blank or make it payable to the agent.** Please draft subsequent premiums on the _____ day of each month [or on the ☐ Second Wednesday ☐ Third Wednesday ☐ Fourth Wednesday of each month].

The policy may be placed on direct quarterly mode temporarily if we do not receive complete bank information or if there is a difference in premium quoted.

I understand that my policy will not be effective until the later of: the date it is issued by the company as applied for and the premium paid; or the date of my written acceptance of the policy if issued other than applied for and the premium paid.

Bank Name _____ Bank Address _____

As a convenience to me, I hereby request and authorize you to pay and charge to my account debit entries drawn on my account by and payable to the order of the United Home Life Insurance Company, Indianapolis, Indiana, provided there are sufficient collected funds in said account to pay the same upon presentation. I understand that I am personally liable for overdraft fees charged on said account if funds are not available at the designated date of withdrawal. I agree that your rights in respect to each such debit entry shall be the same as if it were a debit entry drawn on you and signed personally by me. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice, I agree that you shall be fully protected in honoring any such debit entry. I further agree that if any such debit entry be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

Account Number: _____ ☐ Checking ☐ Savings Routing Number: _____

Premium Payor's Printed Name: _____ Relationship to Insured: _____

Signature of Premium Payor: _____ Date: _____

In the event that a pre-printed void check or bank statement is not available, please complete the following information for account verification:

Financial Institution: _____ Phone Number: _____

Address: _____

I have personally verified that the above policy owner/payor has a current, active account.

Agent Name: _____ Agent #: _____

Agent Signature: _____ Date: _____

PLEASE DETACH AND GIVE TO APPLICANT

If you do not receive your Policy within 60 days from the date of your application, please write to UNITED HOME LIFE INSURANCE COMPANY, P.O. Box 7192, Indianapolis, Indiana 46207-7192

UNITED HOME LIFE INSURANCE COMPANY, Indianapolis, Indiana (Herein referred to as the Company)

All premium checks must be made payable to United Home Life Insurance Company. Do not make check payable to the agent or leave payee blank.

I understand that my policy will not be effective until the later of: the date it is issued by the company as applied for and the premium paid; or the date of my written acceptance of the policy if issued other than applied for and the premium paid.

RECEIPT

Received from _____ The sum of $ _____

Being the 1st premium of _____ mode

Type of proposed insurance _____ Amount of proposed insurance $ _____

This receipt shall be void if given for check or draft which is not honored on presentation.

Dated at _____ on _____ , _____
Month Day Year

Agent Signature _____

FAIR CREDIT REPORTING ACT/MIB, INC., NOTICE

In compliance with the provisions of the FAIR CREDIT REPORTING ACT, this notice is to inform you that in connection with your application for insurance an investigative consumer report may be prepared. Such a report includes information as to the consumer's character, general reputation, personal characteristics, and mode of living and is obtained through personal interviews with friends, neighbors, and associates of the consumer. Upon written request, a complete and accurate disclosure of the nature and scope of the report, if one is made, will be provided.

Information regarding your insurability will be treated as confidential. United Home Life Insurance Company or its reinsurer(s) may, however, make a brief report thereon to the MIB, Inc., a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal FAIR CREDIT REPORTING ACT. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734, telephone number 866-692-6901 (TTY 866-346-3642 for hearing impaired).

United Home Life Insurance Company or its reinsurer(s) may also release information in its file to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

IMPORTANT INFORMATION FOR VERIFYING IDENTIFICATION

To help fight the funding of terrorism and money-laundering activities, Federal law requires all financial institutions (including insurance companies) to obtain, verify and record information that identifies each person who engages in certain transactions. This means that when you apply for permanent life insurance or annuity products we will verify your name, residential address, date of birth, and other information that allows us to identify you. We may also ask to see your driver's license or passport.

Terminal Illness Accelerated Benefit Disclosure Statement

Benefits paid under this benefit may be taxable. If so, the Owner or Beneficiary may incur a tax obligation. As with all tax matters, a personal tax advisor should be consulted to assess the impact of this benefit.

Description of Benefits - This Benefit provides you with the right to access the Death Benefit (discounted at interest for one year)* on the life of the Insured if the Insured is diagnosed with a life expectancy of twelve (12) months or less.

There is no additional premium charge for the Terminal Illness Accelerated Benefit Rider.

Effect on the Policy - When the accelerated benefit is paid, the policy terminates.

Example - This example is for illustration only, uses a $100,000 policy and an interest rate of 7%.* **The amounts shown are not based on your specific policy.**

Accelerated Benefit Payment Amount equals the Death Benefit discounted at interest for one full year.

Death Benefit	$100,000.00
Less 7%	6,542.06
Accelerated Benefit	**$ 93,457.94**

*The interest rate used to discount this benefit is defined in Section A of your Terminal Illness Accelerated Benefit Rider.

SERFF Tracking #:	*UFFL-128741598*	***State Tracking #:***		***Company Tracking #:***	*200-720*

State:	*Arkansas*	***Filing Company:***	*United Home Life Insurance Company*
TOI/Sub-TOI:	*L08 Life - Other/L08.000 Life - Other*		
Product Name:	*200-720*		
Project Name/Number:	*/*		

Supporting Document Schedules

		Item Status:	**Status Date:**
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Readability - Signed.pdf			

225 South East Street • P.O. Box 7192 • Indianapolis, IN 46207-7192

CERTIFICATION

I hereby certify the following score(s) on the Flesch Reading Ease Test.

Form	Score
200-720A 12-12	53.2
200-723A 12-12	51.9

Date: 10/24/2012

Joseph A. Martin
Chief Operating Officer
Senior Vice President, Life Operations
United Home Life Insurance Company

1-800-428-3001 • 1-317-692-7979 • FAX 1-317-692-7711 • www.unitedhomelife.com